



PTO/SB/08A (08-03)

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## **INFORMATION DISCLOSURE STATEMENT BY APPLICANT**

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Sheet 1 of 1

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|--------------------------|------------------|
| Application Number       | 09/975,458       |
| Filing Date              | October 11, 2001 |
| First Named Inventor     | Gordon T. Brown  |
| Art Unit                 | 3628             |
| Examiner Name            | Debra F. Charles |
| Attorney Docket Number   | 47781-6          |

**U. S. PATENT DOCUMENTS**

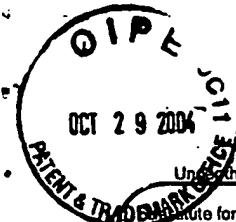
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Complete if Known

**Application Number** 09/975 458

**Filing Date** October 11, 2001

**First Named Inventor**

**Art Unit**

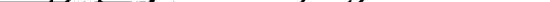
Examiner Name \_\_\_\_\_ Date \_\_\_\_\_

**Attorney Docket**

47707-8

## NON PATENT LITERATURE DOCUMENTS

| Examiner Initials* | Cite No. <sup>1</sup> | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T <sup>2</sup> |
|--------------------|-----------------------|---|----------------|
| DFC                |                       | "Why majors have the cutting edge in proprietary debit cards", National Petroleum News, v80, n12, p34(5), November 1988. (partial text)   |                |
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